Edge Act Corporations Engaged in Banking

Total Assets, Deposits, Clearing Balances, and Business Loans in Each Edge Office on 12/31/84

(Edges Listed Alphabetically; Totals in Boldface; Dollar Figures in Thousands)

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Name of Edge Act Corporation Name of Parent Bank	Office Locations	Office Type H-Head, B-Branch	Total Assets	Total Deposits	Clearing Balances (a)	Ratio: Clearing Bal to Total Dep	Total Business Loans	Operations Began
ABN Bank International USA Inc.	Chicago	H	5,801	0	0	0.00	0	12/1/80
Algemene Bank Nederland, Amsterdam	Houston	B	13,436	8,594	5	0.06	5,739	12/1/80
	Miami	B	N.A.	N.A.	N.A.	N.A.	N.A.	9/1/82
		3	**19,237**	**8,594**	**5**	**0.1**	**5,739**	
Allied Bank International	New York	H	174,498	55,583	5,059	9.10	56,705	10/4/68
Allied International Bancorp., Inc., Wilmington, Del. (b)	London	B	130,732	127,208	N.A.	N.A.	N.A.	6/30/72
	Nassau, Bahamas	B	165,756	164,965	N.A.	N.A.	N.A.	6/30/72
		3	**470,986**	**347,756**	**5,059**	**1.5**	**56,705**	
American Express Bank International	New York	H	4,539	1,624	624	38.42	939	8/84
American Express International Banking Corp., New York								
American Security Bank International	Miami	H	3,533	1,940	559	28.81	0	7/1/80
American Security Bank NA, Washington, D.C.								
AmSouth Bank International	Birmingham	H	2,710	0	0	0.00	0	10/26/81
AmSouth Bank NA, Birmingham, Ala.	Mobile	B	2,235	704	13	1.85	1,779	10/26/81
		2	**4,945**	**704**	**13**	**1.85**	**1,779**	
Banco Cafetero International Corp.	New York	H	146,755	104,885	840	0.80	25,658	2/25/82
Banco Cafetero, Bogota, Colombia	Miami	B	21,985	13,041	0	0.00	8,429	1/20/83
		2	**168,740**	**117,926**	**840**	**0.71**	**34,087**	
Banco de Bogota International Corp.	Miami	H	23,390	20,257	292	1.44	4,960	9/15/80
Banco de Bogota, Colombia								
Banco de Santander International Inc.	Miami	H	351,503	335,531	564	0.17	4,288	2/19/80
Banco de Santander, Spain								
Banco de Venezuela International	Miami	H	167,553	92,576	2,851	3.08	419	7/6/81
Banco de Venezuela, Caracas	New York	B	83,524	61,617	2,773	4.50	14	3/29/82
		2	**251,077**	**154,193**	**5,624**	**3.65**	**433**	
Banco del Pacifico International (d)	Miami	H	43,833	35,159	310	0.88	3,099	11/22/82
Banco del Pacifico, Guayaquil, Ecuador								
Banco Latino International	Miami	H	69,286	62,039	193	0.31	15,283	1/10/83
Banco Latino, Caracas, Venezuela								
Banco Real International Inc.	Chicago	H	7,146	9	0	0.00	3,458	5/1/81
Banco Real, Sao Paulo, Brazil	Houston	B	6,889	6,863	828	12.06	773	5/1/81
		2	**14,035**	**6,872**	**828**	**12.05**	**4,231**	
BankAmerica International	San Francisco	H	461,225	0	0	0.00	0	11/15/49
Bank of America NT&SA, San Francisco	Atlanta	B	13,895	11,683	47	0.40	713	9/1/81
	Boston	B	619	593	0	0.00	0	8/17/81
	Chicago	B	28,270	25,776	15	0.06	683	9/1/80
	Dallas	B	2,259	1,421	0	0.00	894	12/29/80
	Houston	B	195,271	185,633	324	0.17	5,384	9/1/80
	Miami	B	899,384	856,933	1,236	0.14	13,829	9/1/80
	Miami—Int'l Airport	B	592	0	0	0.00	0	11/1/82
	Minneapolis	B	17,064	208	0	0.00	11,299	12/29/80
	New York	B	1,913,930	1,715,553	507,549	29.59	174,838	9/1/80
	Nassau, Bahamas	B	356,231	350,099	N.A.	N.A.	N.A.	9/1/81
		11	**3,888,740**	**3,147,899**	**509,171**	**16.17**	**207,640**	
Bankers Trust Co. International	Miami	H	88,444	12,851	5,667	44.10	0	8/19/74
Bankers Trust Co., New York	Chicago	B	12,989	1,378	727	52.76	0	7/22/82
	Houston	B	15,357	3,597	0	0.00	4,358	7/22/82
	Los Angeles	B	14,105	0	0	0.00	0	7/22/82
		4	**130,895**	**17,826**	*** 6,394**	**35.87**	**4,358**	
Bank of Bermuda International Ltd.	New York	H	15,517	10,714	N.A.	N.A.	450*	6/18/84
Bank of Bermuda Ltd., Hamilton								
Bank of Boston International	Los Angeles	H	19,472	5,137	85	1.65	6,994	3/18/74
Bank of Boston Corp. (c)								
Bank of Boston International South	Miami	H	529,855	477,412	2,090	0.44	36,691	5/15/72
First National Bank, Boston	Houston	B	22,651	2,861	0	0.00	18,111	11/1/82
	Cayman Islands	B	119,297	72,500	N.A	N.A	N.A	1/7/82
		3	**671,803**	**552,773**	**2,090**	**0.38**	**54,802**	
Bank of Boston International	New York	H	702,272	611,521	105,867	17.31	53,077	12/31/59
First National Bank, Boston	Chicago	B	0	0	0	0.00	0	6/1/81
	Cayman Islands	B	93,243	92,123	0	0.00	N.A.	7/3/78
		3	**795,515**	**703,644**	**105,867**	**15.05**	**53,077**	
Bank of Boston Internationals' Totals		**7**	**1,486,790**	**1,261,554**	**108,042**	**8.56**	**114,873**	
Bank of California International	San Francisco	H	7,899	0	0	0.00	0	9/1/66
Mitsubishi Bank Ltd., Tokyo, Japan	New York	B	53,905	48,589	44,231	91.03	325	3/16/81
		2	**61,804**	**48,589**	**44,231**	**91.03**	**325**	
Bank of Hawaii International Corp.	New York	H	6,229	2,143	281	13.11	200	12/27/82
Bancorp Hawaii, Inc., Honolulu								
Bank of New England International Corp.	Miami	H	31,854	24,152	1,330	5.51	3,308	1/20/66
Bank of New England NA, Boston								
Bank of New York International	Miami	H	95,931	26,689	544	2.04	11,500	9/25/81
Bank of New York								
Bank of Oman Overseas (USA)	New York	H	46,158	30,638	331	1.08	360	6/21/84
Bank of Oman, Dubai, UAE								
Bank of Tokyo International USA	Coral Gables, Fla	H	6,566	1,622	0	0.00	0	10/1/82
Bank of Tokyo Ltd., Japan								
Tokyo Bancorp International (Houston)	Houston	H	7,544	1,467	49	3.34	4,031	9/1/76
Bank of Tokyo Ltd., Japan								
Bank of Tokyo Edges' Totals		**2**	**14,110**	**3,089**	**49**	**1.59**	**4,031**	
Banque Paribas International Co.	Houston	H	11,582	7,345	0	0.00	2,186	12/4/79
Banque Paribas, Paris, France								
Barclays International Banking Corp.	Houston	H	11,822	188	0	0.00	2,260	9/28/81
Barclays Bank Plc., London, U.K.								
BNP International Corp.	Houston	H	4,763	2,003	0	0.00	209	8/23/82
Banque Nationale de Paris, France								
Central Cleveland International Bank	New York	H	59,253	37,175	2,866	7.71	10,881	12/27/68
Central National Bank, Cleveland								

(a)— Clearing balances are the sum of demand deposits due foreign governments and official institutions plus demand deposits due U.S. commercial banks plus demand deposits due foreign banks. **(b)**— Parent is an agreement corporation which is owned by the following 12 banks: (1) American Fletcher National Bank & Trust Co., Indianapolis; (2) Centerre Bank NA, St. Louis; (3) Connecticut National Bank, Hartford; (4) Equibank, Pittsburgh; (5) First Fidelity Bank NA, Newark; (6) First National Bank, St. Paul; (7) First Tennessee Bank NA, Memphis; (8) InterFirst Bank Fort Worth NA; (9) Liberty National Bank & Trust Co., Oklahoma City; (10) Sovran Bank NA, Richmond; (11) United Bank of Denver NA; and (12) United States National Bank of Oregon, Portland. The parent, which had $46.2 million in assets at yearend 1984, is included in the Edge head office count but not in the total assets of all Edge banks figure. **(c)**— Parent holding company for First National Bank, Boston. **(d)**—On July 22, 1985, the Edge bank— which was a wholly-owned subsidiary of Banco del Pacifico, Guayaquil, Ecuador— merged with Pacific National Bank, Miami. Banco del Pacifico owns 49.8% of Pacific National Bank. **(*)**— Total loans. **(N.A.)**— Not available.

Edge Act Corporations Engaged in Banking

Total Assets, Deposits, Clearing Balances, and Business Loans in Each Edge Office on 12/31/84

(Edges Listed Alphabetically; Totals in Boldface; Dollar Figures in Thousands)

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Name of Edge Act Corporation / Name of Parent Bank	Office Locations	Office Type H-Head, B-Branch	Total Assets	Total Deposits	Clearing Balances (a)	Ratio Clearing Bal to Total Dep.	Total Business Loans	Operations Began
Chase Bank International Chase Manhattan Bank NA, New York	Newark, Del.	H	166,387	0	0	0.00	0	1/1/81
	Atlanta	B	33,307	2,568	0	0.00	0	4/22/82
	Chicago	B	57,887	2,792	19	0.68	16,504	1/1/81
	Houston	B	132,243	110,684	0	0.00	1,666	1/1/81
	Los Angeles	B	134,230	124,794	0	0.00	15,154	1/1/81
	Miami	B	1,007,197	990,154	1,588	0.16	98,437	1/1/81
	San Francisco	B	998	918	0	0.00	0	1/27/83
		7	**1,532,249**	**1,231,910**	**1,607**	**0.13**	**131,761**	
Chemical Bank International-North America Chemical Bank, New York	Miami	H	388,120	51,102	282	0.55	17,279	9/4/79
	Chicago	B	34,225	342	236	69.01	9,506	8/21/81
	Houston	B	15,486	14	0	0.00	0	8/21/81
	San Francisco	B	36,462	396	104	26.26	14,208	8/21/81
		4	**474,293**	**51,854**	**622**	**1.20**	**40,993**	
Citibank International Citibank NA, New York	Miami	H	1,227,685	917,209	972	0.11	26,092	5/3/71
	Atlanta	B	1,724	165	0	0.00	0	11/17/80
	Beverly Hills	B	5,702	5,668	0	0.00	2	4/20/81
	Boston	B	2,704	0	0	0.00	0	1/1/81
	Chicago	B	20,340	4,184	0	0.00	1,207	10/1/80
	Cleveland	B	12,668	0	0	0.00	708	12/15/80
	Dallas	B	5,942	0	0	0.00	0	3/9/81
	Ft. Lauderdale	B	1,211	1,211	0	0.00	0	12/16/82
	Honolulu	B	474	0	0	0.00	0	9/24/82
	Houston	B	116,690	100,655	169	0.17	12,147	10/1/80
	Los Angeles	B	524,895	460,998	0	0.00	29,682	8/15/80
	Minneapolis	B	660	0	0	0.00	0	12/15/80
	St. Louis	B	7,337	0	0	0.00	4,527	11/14/80
	San Diego	B	2,264	2,264	0	0.00	872	9/19/82
	San Francisco	B	212,591	118,075	12,482	10.57	16,072	8/15/80
	S.F. Int'l Airport	B	438	0	0	0.00	0	7/14/83
	Seattle	B	18	0	0	0.00	2	11/3/80
		17	**2,143,343**	**1,610,429**	**13,623**	**0.85**	**91,311**	
Citizens & Southern International Bank Citizens & Southern National Bank, Atlanta	Atlanta	H	29,611	0	0	0.00	0	3/24/69
	Miami	B	210,230	195,810	29,539	15.09	19,792	12/31/81
		2	**239,841**	**195,810**	**29,539**	**15.09**	**19,792**	
Citizens & Southern International Bank Citizens & Southern National Bank, Atlanta	New Orleans	H	48,364	45,584	29,351	64.39	1,728	3/24/69
Citizens & Southern Internationals' Totals		**3**	**288,205**	**241,394**	**58,890**	**24.40**	**21,520**	
Comind International Banking Corp. Banco do Commercio e Industria de Sao Paulo, Brazil	Houston	H	3,353	800	0	0.00	1,461	5/3/82
Connecticut Bank International Connecticut Bank & Trust Co. NA, Hartford	New York	H	9,369	5,572	3,523	63.23	926	4/4/72
Consolidado International Bank Banco Consolidado, Caracas, Venezuela	New York	H	79,332	73,312	10,780	14.70	250	6/22/81
Continental Bank International Continental Illinois National B&T Co., Chicago	Chicago	H	107,711	0	0	0.00	0	1/2/62
	Cleveland	B	1,759	672	5	0.74	0	12/1/81
	Houston	B	4,547	565	0	0.00	2,995	9/1/80
	Los Angeles	B	13,961	617	24	3.89	5,833	9/1/80
	Miami	B	123	48	0	0.00	0	9/1/80
	Minneapolis	B	823	16	0	0.00	199	12/1/81
	New York	B	182,673	53,205	39,543	74.32	59,762	9/1/80
	Philadelphia	B	78	2	0	0.00	0	12/1/81
	San Francisco	B	76	15	0	0.00	0	12/1/81
	Seattle	B	7,031	380	0	0.00	6,924	12/1/81
		10	**318,782**	**55,520**	**39,572**	**71.28**	**75,713**	
Crocker Bank International Midland Bank Plc., London, U.K.	New York	H	87,223	63,828	56,873	89.1	3,237	8/4/67
Fidelity International Bank Fidelity Bank NA, Malvern, Pa.	New York	H	72,388	65,235	29,537	45.28	950	3/7/68
First Bank International First National Bank, Minneapolis	New York	H	47,030	3,820	2,303	60.29	2,781	12/22/69
	Milwaukee	B	5,163	173	0	0.00	1,418	1/1/82
		2	**52,193**	**3,993**	**2,303**	**57.68**	**4,199**	
First Chicago International First National Bank, Chicago	Chicago	H	44,479	0	0	0.00	0	11/24/80
	Boston	B	3,493	377	6	1.59	1,959	12/31/80
	Houston	B	22,386	3,850	0	0.00	2,289	12/31/80
	Los Angeles	B	2,362	1,359	53	3.90	0	12/31/80
	Miami	B	32,701	31,764	50	0.16	241	12/19/81
	New York	B	491,940	290,683	218,402	75.13	2,283	1/1/81
	San Francisco	B	80,482	1,870	149	7.97	1,457	12/31/80
		7	**677,843**	**329,903**	**218,660**	**66.28**	**8,229**	
First Interstate International of California First Interstate Bank of California, Los Angeles	Los Angeles	H	25,225	0	0	0.00	0	1/15/62
	Chicago	B	32,722	3,061	5	0.16	9,169	10/1/81
	Houston	B	5,890	2,814	5	0.18	4,035	1/5/81
	Miami	B	34,361	17,966	462	2.57	0	9/15/80
	New York	B	263,415	26,955	23,725	88.02	5,871	6/22/81
		5	**361,613**	**50,796**	**24,197**	**47.64**	**19,075**	
First Maryland International Banking Corp. First National Bank Bank of Maryland, Baltimore	Baltimore	H	2,722	0	0	0.00	0	7/23/81
	York, Pa.	B	283	200	37	18.50	65	7/23/81
		2	**3,005**	**200**	**37**	**18.50**	**65**	
First Palm Beach International Bank First National Bank, Palm Beach, Fla.	Coral Gables, Fla.	H	63,001	23,966	1,624	6.78	5,338	1/4/82
First Union International Banking Corp. of N.C. First Union National Bank, Charlotte	Charlotte	H	2,978	0	0	0.00	0	8/17/81
	New York	B	3,953	738	56	7.59	200	8/17/81
		2	**6,931**	**738**	**56**	**7.59**	**200**	
First Wisconsin International Bank First Wisconsin National Bank, Milwaukee	New York	H	33,368	12,795	10,669	83.38	0	3/17/72
	Miami	B	9,024	8,431	479	5.68	4,245	7/1/82
		2	**42,392**	**21,226**	**11,148**	**52.52**	**4,245**	

(a)— Clearing balances are the sum of demand deposits due foreign governments and official institutions plus demand deposits due U.S. commercial banks plus demand deposits due foreign banks. (N.A.)— Not available

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Fleet International Bank Fleet National Bank, Providence, R.I.	New York	H	16,952	3,592	2,689	74.86	0	12/15/78
Fuji Bank International Inc. Fuji Bank Ltd., Tokyo, Japan	San Francisco	H	109,243	13,186	10	0.08	3,450	1/4/83
Harris Bank International Corp. Harris Trust & Savings Bank, Chicago (e)	New York	H	69,425	46,794	43,943	93.91	570	3/2/71
Hill Samuel International Banking Corp. Hill Samuel & Co., Ltd., London, U.K.	New York	H	4,201	0	0	0.00	0	9/26/83
Hongkong Bank International Hongkong & Shanghai Banking Corp., Hong Kong	Houston	H	2,543	483	0	0.00	0	5/18/82
Indosuez Bank International Compaignie Financiere de Suez, Paris	Houston	H	2,375	4	0	0.00	200	4/1/83
InterFirst International Corp. InterFirst Bank Dallas NA	New York	H	13,316	7,839	1,970	25.13	1,220	6/21/78
Irving Trust International	Miami	H	343,326	191,378	20,162	10.54	37,314	6/7/72
Irving Trust Co., New York	Atlanta	B	431	240	0	0.00	20	12/28/81
	Chicago	B	6,949	489	0	0.00	425	9/1/81
	Dallas	B	1,411	517	140	27.08	0	10/1/81
	Los Angeles	B	15,235	1,614	126	7.81	3,146	1/1/82
	Cayman Islands	B	N.A.	N.A.	N.A.	N.A.	N.A.	2/24/81
		6	**367,352**	**194,238**	**20,428**	**10.52**	**40,905**	
Manufacturers Hanover International Banking Corp.	Miami	H	569,048	250,640	3,880	1.55	90,518	2/20/79
Manufacturers Hanover Corp., New York	Atlanta	B	2,752	244	10	4.10	1,000	8/2/82
	Boston	B	13,028	293	0	0.00	3,504	1/3/83
	Chicago	B	34,508	724	205	28.32	10,270	1/5/81
	Houston	B	23,170	4,397	0	0.00	13,180	7/1/81
	Los Angeles	B	47,412	3,706	554	14.95	24,494	2/20/79
		6	**689,918**	**260,004**	**4,649**	**1.79**	**142,966**	
Marine Midland International Bank	Miami	H	222,263	200,415	688	0.34	4,566	5/29/79
Marine Midland Bank NA, Buffalo, N.Y. (f)	Los Angeles	B	14,692	813	66	8.12	7,481	9/14/81
	Cayman Islands	B	127,197	123,404	862	0.50	N.A.	7/29/81
		3	**364,152**	**324,632**	**1,616**	**0.50**	**12,047**	
Maryland Bank International	Baltimore	H	7,124	0	0	0.00	0	6/9/75
Maryland National Bank, Baltimore	Tyson Corner, Va.	B	37,686	4,202	0	0.00	2,173	1/1/83
		2	**44,810**	**4,202**	**0**	**0.00**	**2,173**	
Mellon Bank International	New York	H	173,983	87,739	29,939	84.31	29,939	6/12/63
Mellon Bank NA, Pittsburgh	Cayman Islands	B	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
		2	**173,983**	**87,739**	**29,939**	**84.31**	**29,939**	
Mercantile International Corp. Mercantile Trust Co. NA, St. Louis	St. Louis	H	5,682	0	0	0.00	0	1/1/69
Merrill Lynch International Bank	New York	H	15,934	0	0	0.00	0	6/4/84
Merrill Lynch & Co., New York	Miami	B	1	0	0	0.00	0	6/4/84
		2	**15,935**	**0**	**0**	**0.00**	**0**	
Morgan Guaranty International Bank	Miami	H	964,278	390,510	727	0.19	128,868	2/15/77
Morgan Guaranty Trust Co., New York	Houston	B	38,531	6,157	40	0.65	6,475	6/10/80
	Los Angeles	B	169,569	1,964	413	21.03	12,755	5/20/81
	San Francisco	B	889	0	0	0.00	0	6/10/80
	Nassau, Bahamas	B	23,948	15,501	N.A.	N.A.	N.A.	2/2/81
		5	**1,197,215**	**414,132**	**1,180**	**0.28**	**148,098**	
Multibank International South Shore Bank, Quincy, Mass.	Quincy, Mass.	H	9,961	659	87	13.20	7,104	2/18/71
Natwest USA International Bank National Westminster Bank USA, New York (g)	Miami	H	68,635	51,851	680	1.31	1,341	10/13/82
NBA International Banking Corp. National Bank of Alaska, Anchorage	Seattle	H	7,310	1,051	0	0.00	5,590	6/22/81
NBW International Banking Corp. National Bank of Washington, D.C.	Baltimore	H	2,668	14	9	64.3	0	6/1/84
NCNB International Banking Corp. NCNB National Bank of North Carolina, Charlotte	New York	H	16,181	2,546	1,109	43.56	2,255	7/23/73
Northern Trust International Banking Corp. Northern Trust Co., Chicago	New York	H	149,254	47,854	32,951	68.86	938	6/14/68
Norwest International Bank Norwest Bank Mineapolis NA	Miami	H	6,002	0	0	0.00	0	3/3/83
Norwest International Bank	Minneapolis	H	57,991	33,383	2,772	8.30	24,897	9/20/63
Norwest Bank Mineapolis NA	New York	B	8,122	2,870	2,763	96.27	0	2/1/82
		2	**66,113**	**36,253**	**5,535**	**15.27**	**24,897**	
Norwest Internationals' Totals		**3**	**72,115**	**36,253**	**5,535**	**15.27**	**24,897**	
Pan American Bank International Pan American Bank NA, Miami	Miami	H	35,406	24,135	7,222	29.92	0	2/1/82
Petra International Banking Corp. Petra Bank, Amman, Jordan	Washington D.C.	H	59,717	35,441	2,213	6.24	0	8/83‡
Philadelphia International Bank	Philidelphia	H	15,047	0	0	0.00	0	1/3/67
Philidelphia National Bank	Baltimore	B	595	0	0	0.00	184	11/1/84
	Los Angeles	B	374	0	0	0.00	0	9/24/82
	New York	B	246,268	246,268	232,334	94.34	0	9/24/82
		4	**262,284**	**246,268**	**232,334**	**94.34**	**184**	
PNC International Bank (h)	Pittsburgh	H	20,847	0	0	0.00	0	9/18/64
Pittsburgh National Bank	Los Angeles	B	20,174	4,561	265	5.81	4,903	1/4/82
	New York	B	28,282	6,460	5,904	91.39	11,999	1/2/80
		3	**69,303**	**11,021**	**6,169**	**55.97**	**16,902**	
Rainier International Bank	Los Angeles	H	37,090	6,677	473	7.08	10,843	10/1/63
Rainier National Bank, Seattle	Portland	B	669	1	0	0.00	0	9/1/81
	Hong Kong(i)	9B	262,428	129,179	1,625	1.26	N.A.	6/30/72
		11	**300,187**	**135,857**	**2,098**	**1.54**	**10,843**	

(a)— Clearing balances are the sum of demand deposits due foreign governments and official institutions plus demand deposits due U.S. commercial banks plus demand deposits due foreign banks. **(e)**— Its parent holding company, Harris Bankcorp., Inc., is owned by Bank of Montreal, since September 1984. **(f)**— Its parent holding company, Marine Midland Banks Inc., is owned by Hongkong & Shanghai Banking Corp. **(g)**— Its parent is National Westminster Bank Plc., London. **(h)**— Formerly Pittsburgh International Bank, name changed 12/28/83. **(i)**— Five of the 9 branches opened on 6/30/72, 1 opened in 1975, 1 opened in 1976, 1 opened in 1979, and 1 opened in 1983. **(‡)**— This is the date it received Federal Reserve Board approval to begin operations. **(N.A.)**— Not available

Edge Act Corporations Engaged in Banking

Total Assets, Deposits, Clearing Balances, and Business Loans in Each Edge Office on 12/31/84

(Edges Listed Alphabetically; Totals in Boldface; Dollar Figures in Thousands)

Compiled by American Banker Copyright 1985

Name of Edge Act Corporation / Name of Parent Bank	Office Locations	Office Type H=Head, B=Branch	Total Assets	Total Deposits	Clearing Balances (a)	Ratio: Clearing Bal to Total Dep.	Total Business Loans	Operations Began
RepublicBank Dallas International	Dallas	H	24,452	0	0	0	0	10/26/82
RepublicBank Dallas NA	New York	B	7,053	3,185	2,750	86.34	0	10/26/82
		2	**31,505**	**3,185**	**2,750**	**86.34**	**0**	
Republic International Bank of New York	Los Angeles	H	49,179	30,685	5	0.02	11,701	12/15/80
Republic National Bank, New York								
Republic International Bank of New York	Miami	H	241,323	89,930	4	0.00	29,161	3/1/79
Republic National Bank, New York								
Republic International Banks' Totals		**2**	**290,502**	**120,615**	**9**	**0.00**	**40,862**	
Riggs International Banking Corp.	Miami	H	83,602	70,018	1,370	2.00	3,605	4/30/81
Riggs National Bank, Washington, D.C.								
RIHT International Banking Corp. (j)	Miami	H	2,446	0	0	0.00	0	2/22/83
RIHT Financial Corp., Providence, R.I.								
J. Henry Schroder International Bank	Miami	H	50,827	44,370	649	1.46	3,182	2/13/80
J. Henry Schroder Bank & Trust Co., New York (k)								
Seattle-First International Bank	Seattle	H	12,098	0	0	0.00	0	5/13/82
Seattle-First National Bank	Portland	B	1,748	295	0	0.00	1,298	5/13/82
		2	**13,846**	**295**	**0**	**0.00**	**1,298**	
Security Pacific International Bank	Los Angeles	H	76,628	0	0	0.00	0	1/10/67
Security Pacific National Bank, Los Angeles	Chicago	B	1,783	426	20	4.70	104	11/12/80
	Cleveland	B	30,869	1,443	50	3.47	672	12/22/81
	Houston	B	1,289	926	80	8.64	24	7/15/80
	Miami	B	111,424	65,689	1,434	2.18	1,316	9/2/80
	Minneapolis	B	5,354	21	0	0.00	0	4/12/82
	New York	B	394,111	115,500	103,053	89.22	14,399	7/15/82
	Seattle	B	89,569	128	10	7.81	78	8/24/81
		8	**711,027**	**184,133**	**104,637**	**56.83**	**16,593**	
Shawmut Boston International Banking Corp.	Miami	H	12,103	5,893	341	5.79	922	1/19/81
Shawmut Bank of Boston NA								
Skandinaviska Enskilda Banken International Corp.	New York	H	100,083	50,361	215	0.43	2,558	5/18/81
Skandinaviska Enskilda Banken, Stockholm, Sweden	Cayman Islands	B	3,625	2,544	0	0.00	0	9/14/81
		2	**103,708**	**52,904**	**215**	**0.41**	**2,558**	
Societe Generale International, Inc.	Houston	H	2,580	187	0	0.00	1,649	11/9/83
Societe Generale, Paris, France	Dallas	B	0	0	0	0.00	0	12/1/83
		2	**2,580**	**187**	**0**	**0.00**	**1,649**	
Standard Chartered International	Houston	H	6,510	2,637	84	3.19	4,766	1/2/81
Standard Chartered Bank Plc., London								
State Street Bank Boston International	New York	H	25,933	9,895	7,518	75.98	814	11/5/64
State Street Bank & Trust Co., Boston								
Texas Commerce International Bank	Houston	H	11,394	0	0	0.00	0	3/15/82
Texas Commerce Bank NA, Houston	New York	B	312,782	10,587	546	5.16	0	3/15/82
		2	**324,176**	**10,587**	**546**	**5.16**	**0**	
Union Chelsea International Bank	Miami	H	36,922	33,575	897	2.67	2,468	11/2/81
Banco Union, Caracas, Venezuela and Union Chelsea Bank, New York								
Wachovia International Banking Corp.	Winston-Salem	H	10,331	0	0	0.00	0	12/2/65
Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	New York	B	13,485	12,456	3,042	24.42	2,950	7/1/81
		2	**23,816**	**12,456**	**3,042**	**24.42**	**2,950**	
Wells Fargo Bank International	San Francisco	H	32,002	0	0	0.00	0	9/30/64
Wells Fargo Bank NA, San Francisco	New York	B	113,991	105,457	76,526	72.57	35,007	5/1/81
		2	**145,993**	**105,457**	**76,526**	**72.57**	**35,007**	
Worthen Bank International	Little Rock	H	5,826	3,343	13	0.39	276	7/27/84
Worthen Bank and Trust Co., Little Rock, Ark.	New York	B	†					9/84
		2	**5,826**	**3,343**	**13**	**0.39**	**276**	**7/27/84**
GRAND TOTALS 12/31/84		**125B 94H**	**19,507,511**	**12,152,620**	**1,756,630**	**14.45**	**1,472,174**	
GRAND TOTALS 12/31/83		**128B 91H**	**19,420,089**	**9,880,501**	**1,588,825**	**16.10**	**1,819,292**	
CHANGES:			**+ 0.45%**	**+ 23.00%**	**+10.56%**	**----**	**— 19.08%**	

(a)— Clearing balances are the sum of demand deposits due foreign governments and official institutions plus demand deposits due U.S. commercial banks plus demand deposits due foreign banks. **(j)**— Parent sold the Edge charter to Prudential-Bache Securities Inc. in the latter part of 1984. In June 1985, the Edge received Federal Reserve Board consent to change its name and location to PBTC International Bank, New York. **(k)**— Its parent is Schroders Ltd., London. **(†)**— Data for the branch are included in the head office figure. **(N.A.)**—Not available.

10 Largest Miami Edges in Deposits

		Deposits 12/31/84 (000)	Deposits 12/31/83 (000)	Percent Increase %
1	Chase Bank International	990,154	858,185	15
2	Citibank International	917,209	314	2,920
3	BankAmerica International	856,933	772,321	11
4	Bank of Boston International South	477,412	416,546	15
5	Morgan Guaranty International Bank	390,510	310,997	26
6	Banco de Santander International Inc.	335,531	271,818	23
7	Manufacturers Hanover Int'l Banking Corp.	250,640	189,107	33
8	Marine Midland International Bank	200,415	175,533	14
9	Citizens & Southern International Bank	195,810	178,099	10
10	Irving Trust International	191,378	139,080	38

Miami Edge Offices with Largest Deposit Increases

		Deposits 12/31/84 (000)	Deposits 12/31/83 (000)	Percent Increase %
1	Citibank International	917,209	314	2,920
2	First Chicago International	31,764	6,065	424
3	Natwest USA Internaional Bank	51,851	18,435	181
4	Banco del Pacifico Internaional	35,159	15,492	127
5	Pan American Bank International	24,135	10,729	125
6	Republic International Bank of New York	89,930	44,590	102
7	Bank of New York International	26,689	16,642	60
8	Banco Latino International	62,039	43,227	44
9	American Security Bank International	1,940	1,373	41
10	Chemical Bank International-North America	51,102	36,548	40

Geographical Breakdown of Edge Bank Offices

Listed Alphabetically within City with Total Assets on December 31, 1984 compared with December 31, 1983

Compiled by American Banker Copyright 1985

	Total Assets ($000) 12/31/84	12/31/83
ALABAMA		
Birmingham		
1. AmSouth Bank International (H)	2,710	2,663
Mobile		
1. AmSouth Bank International (B)	2,235	1,935
ARKANSAS		
Little Rock		
1. Worthen Bank International (H)	5,826	(b)
CALIFORNIA		
Beverly Hills		
1. Citibank International (B)	5,702	11,627
Los Angeles		
1. Bankers Trust Co. International (B)	14,105	31,995
2. Bank of Boston International (H)	19,472	38,451
3. Chase Bank International (B)	134,230	117,206
4. Citibank International (B)	524,895	248,340
5. Continental Bank International (B)	13,961	26,631
6. First Chicago International (B)	2,362	5,820
7. First Interstate International of California (H)	25,225	24,422
8. Irving Trust International (B)	15,235	8,671
9. Manufacturers Hanover Inter'l Banking Corp (B)	47,412	92,271
10. Marine Midland International Bank (B,e)	14,692	10,543
11. Morgan Guaranty International Bank (B)	169,569	206,418
12. Philidelphia International Bank (B)	374	222
13. PNC International Bank (B,n)	20,174	70,539
14. Rainier International Bank (H)	37,090	34,393
15. Republic International Bank of New York (H)	49,179	22,406
16. Security Pacific International Bank (H)	76,628	71,910
San Diego		
1. Citibank International (B)	2,264	20,830
San Francisco		
1. BankAmerica International (H)	461,225	459,213
2. Bank of California International (H,e)	7,899	6,641
3. Chase Bank International (B)	998	551
4. Chemical Bank International-North America (B)	36,462	37,080
5. Citibank International (B)	212,591	242,430
6. Citibank International (Int'l Airport) (B)	438	(b)
7. Continental Bank International (B)	76	72
8. First Chicago International (B)	80,482	28,030
9. Fuji Bank International Inc. (H,e)	109,243	19,474
-- Manufacturers Hanover Int'l Banking Corp. (B)	(c)	76,117
10. Morgan Guaranty International Bank (B)	889	26,176
11. Wells Fargo Bank International (H)	32,002	53,008
DELAWARE		
Newark		
1. Chase Bank International (H)	166,387	149,658
Wilmington		
1. Allied International Bancorp., Inc. (H,g)	46,221	46,680
DISTRICT OF COLUMBIA		
1. Petra International Banking Corp. (H,e)	59,717	23,074
FLORIDA		
Coral Gables		
1. Bank of Tokyo International USA (H,e)	6,566	6,232
2. First Palm Beach International Bank (H)	63,001	64,798
Fort Lauderdale		
1. Citibank International (B)	1,211	994
Miami		
1. ABN Bank International USA Inc. (B,e)	N.A.	N.A.
2. American Security Bank International (H)	3,533	3,028
3. Banco Cafetero International Corp. (B,e)	21,985	14,363
4. Banco de Bogota International Corp. (H,e)	23,390	21,080
5. Banco de Santander International Inc. (H,e)	351,503	285,293
6. Banco de Venezuela International (H,e)	167,553	111,706
7. Banco del Pacifico International (H,e,m)	43,833	22,440
8. Banco Latino International (H,e)	69,286	61,235
9. BankAmerica International (B)	899,384	792,521
10. BankAmerica International-Int'l Airport (B)	592	832
11. Bankers Trust Co. International (H)	88,444	77,492
12. Bank of Boston International South (H)	529,855	480,652
13. Bank of New England International (H)	31,854	27,759
14. Bank of New York International (H)	95,931	69,060
15. Chase Bank International (B)	1,007,197	872,886
16. Chemical Bank International-North America (H)	388,120	391,653
17. Citibank International (H)	1,227,685	655,251
18. Citizens & Southern International Bank (B)	210,230	177,930
19. Continental Bank International (B)	123	28,530
20. First Chicago International (B)	32,701	6,319
21. First Interstate International of California (B)	34,361	43,941
22. First Wisconsin International Bank (B)	9,024	9,093
23. Irving Trust International (H)	343,326	351,030
24. Manufacturers Hanover Inter'l Banking Corp. (H)	569,048	726,322
25. Marine Midland International Bank (H,e)	222,263	200,722
-- Mellon Bank Int'l (H)	(c)	51,397
26. Merrill Lynch International Bank (B)	1	(o)
27. Morgan Guaranty International Bank (H)	964,278	888,303
28. Natwest USA International Bank (H,e)	68,635	25,410
29. Norwest International Bank (H)	6,002	6,986
30. Pan American Bank International (H)	35,406	17,273
31. Republic International Bank of New York (H)	241,323	91,924
32. Riggs International Banking Corp. (H)	83,602	69,072
33. RIHT International Banking Corp. (H,h)	2,446	2,172
34. J. Henry Schroder International Bank (H,e)	50,827	58,419
35. Security Pacific International Bank (B)	111,424	79,369
36. Shawmut Boston International Banking Corp. (H)	12,103	20,128
37. Union Chelsea International Bank (H,e)	36,922	36,832
-- Wells Fargo Bank International (B)	(c)	158,504
GEORGIA		
Atlanta		
1. BankAmerica International (B)	13,895	17,369
2. Chase Bank International (B)	33,307	61,968
3. Citibank International (B)	1,724	933
4. Citizens & Southern International Bank (H)	29,611	25,309
5. Irving Trust International (B)	431	191
6. Manufacturers Hanover Inter'l Banking Corp. (B)	2,752	1,573
HAWAII		
Honolulu		
1. Citibank International (B)	474	350
ILLINOIS		
Chicago		
1. ABN Bank International USA Inc. (H,e)	5,801	5,600
2. Banco Real International Inc. (H,e)	7,146	7,620
3. BankAmerica International (B)	28,270	201,492
4. Bankers Trust Co. International (B)	12,989	14,716
5. Bank of Boston International (B)	0	6,126
6. Chase Bank International (B)	57,887	76,958
7. Chemical Bank International-North America (B)	34,225	64,158
8. Citibank International (B)	20,340	44,371
9. Continental Bank International (H)	107,711	111,936
10. First Chicago International (H)	44,479	46,824
11. First Interstate International of California (B)	32,722	53,753
12. Irving Trust International (B)	6,949	3,203
13. Manufacturers Hanover Int'l Banking Corp. (B)	34,508	54,212
14. Security Pacific International Bank (B)	1,783	19,000
LOUISIANA		
New Orleans		
1. Citizens & Southern International Bank (H)	48,364	43,289
MARYLAND		
Baltimore		
1. First Maryland International Banking Corp. (H)	2,722	2,664
2. Maryland Bank International (H)	7,124	4,896
3. NBW International Banking Corp. (H)	2,668	(b)
4. Philadelphia International Bank (B)	595	(b)
MASSACHUSETTS		
Boston		
1. BankAmerica International (B)	619	3,159
2. Citibank International (B)	2,704	3,321
3. First Chicago International (B)	3,493	9,484
4. Manufacturers Hanover Int'l Banking Corp. (B)	13,028	14,278
Quincy		
1. Multibank International (H)	9,961	8,250
MINNESOTA		
Minneapolis		
1. BankAmerica International (B)	17,064	2,059
2. Citibank International (B)	660	2,720
3. Continental Bank International (B)	823	707
4. Norwest International Bank (H)	57,991	47,237
5. Security Pacific International Bank (B)	5,354	880

(B)— Branch Office. **(H)**— Head Office. **(b)**— Began operations in 1984. **(c)**— Office was closed in 1984. **(e)**—Owned either directly or indirectly by a foreign bank. **(f)**— An Agreement Corp. **(g)**— Parent of Allied Bank International. **(h)**— RIHT Financial Corp., Providence, R.I., sold the charter of RIHT International Banking Corp to Prudential-Bache Securities Inc. in the latter part of 1984. In June 1985, Prudential-Bache received Federal Reserve Board permission to change the name and location of its Edge bank to PBTC International Bank, New York. In addition, the Fed allowed PBTC International Bank to acquire PB Trade Finance Ltd., London, and Bache Trade Finance ("Asia") Ltd., Hong Kong. **(i)**— Became head office 10/1/1984. **(j)**— New Edge bank established 10/1/85. **(k)**—Branch was established in March 1985. **(l)**— A subsidiary of BankAmerica Corp., San Francisco. **(m)**— Merged into Pacific National Bank, Miami, on July 22, 1985. **(n)**— Edge changed its name. It was formerly known as Pittsburgh International Bank. **(o)**— Opened in June 1984. **(†)**— Assets for this branch are included in assets reported for the head office.

Geographical Breakdown of Edge Bank Offices

Listed Alphabetically within City with Total Assets on December 31, 1984 compared with December 31, 1983

Compiled by American Banker Copyright 1985

	Total Assets ($000) 12/31/84	12/31/83
MISSOURI		
St. Louis		
1. Citibank International (B)	7,337	.....
2. Mercantile International Corp. (H)	5,682	5,520
NEW YORK		
New York City		
1. Allied Bank International (H)	174,498	194,794
2. American Express Bank International (H)	4,539	(b)
3. Banco Cafetero International Corp. (H,e)	146,755	149,416
4. Banco de Venezuela International (B,e)	83,524	45,174
5. BankAmerica International (B)	1,913,930	2,232,099
6. Bank of Bermuda Int'l, Ltd. (H,e)	15,517	(b)
7. Bank of Boston International (H)	702,272	531,511
8. Bank of California International (B,e)	53,905	48,622
9. Bank of Hawaii International Corp. (H)	6,229	5,688
10. Bank of Oman Overseas (USA) (H,e)	46,158	(b)
11. Central Cleveland International Bank (H)	59,253	47,670
12. Connecticut Bank International (H)	9,369	6,307
13. Consolidado International Bank (H,e)	79,332	49,203
14. Continental Bank International (B)	182,673	253,688
15. Crocker Bank International (H,e)	87,223	120,551
16. Fidelity International Bank (H)	72,388	60,828
17. First Bank International (H)	47,030	45,644
18. First Chicago International (B)	491,940	461,322
19. First Interstate International of California (B)	263,415	425,413
20. First Union International Banking Corp. of N.C. (B)	3,953	6,617
21. First Wisconsin International Bank (H)	33,368	43,928
22. Fleet International Bank (H)	16,952	36,391
23. Harris Bank International Corp. (H,e)	69,425	41,168
24. Hill Samuel International Banking Corp. (H,e)	4,201	5,111
25. InterFirst International Corp. (H)	13,316	13,834
26. Mellon Bank International (H,i)	173,983	115,385
27. Merrill Lynch International Bank (H)	15,934	(b)
28. NCNB International Banking Corp. (H)	16,181	29,634
29. Northern Trust International Banking Corp. (H)	149,254	118,010
30. Norwest International Bank (B)	8,122	3,882
-- PBTC International Bank (H)	(h)	
31. Philidelphia International Bank (B)	246,268	229,944
32. PNC International Bank (B,n)	28,282	38,291
-- Rainier International Bank (H)	(j)	
33. RepublicBank Dallas International (B)	7,053	12,069
34. Security Pacific International Bank (B)	394,111	490,872
35. Skandinaviska Enskilda Banken Int'l Corp. (H)	100,083	141,156
36. State Street Bank Boston International (H)	25,933	37,426
37. Texas Commerce International Bank (B)	312,782	251,634
-- Union Planters International Bank (B)	(c)	5,084
38. Wachovia International Banking Corp. (B)	13,485	9,856
39. Wells Fargo Bank International (B)	113,991	189,873
40. Worthen Bank International (B)	†	(b)
NORTH CAROLINA		
Charlotte		
1. First Union International Banking Corp. of N.C. (H)	2,978	3,056
Winston-Salem		
1. Wachovia International Banking Corp. (H)	10,331	9,797
OHIO		
Cleveland		
1. Citibank International (B)	12,668	1,728
2. Continental Bank International (B)	1,759	1,219
3. Security Pacific International Bank (B)	30,869	3,451
OREGON		
Portland		
1. Rainier Interational Bank (B)	669	2,470
2. Seattle-First International Bank (B,l)	1,748	4,197
PENNNSYLVANIA		
Philadelphia		
1. Continental Bank International (B)	78	N.A.
2. Philidelphia International Bank (H)	15,047	11,931
-- PNC International Bank (B)	(k)	---
Pittsburgh		
1. PNC International Bank (H,n)	20,847	18,988
York		
1. First Maryland International Banking Corp. (B)	283	217
TENNESSEE		
Memphis		
-- Union Planters International Bank (H)	(c)	2,396
TEXAS		
Dallas		
1. BankAmerica International (B)	2,259	28,917
-- Bank of Boston International South (B)	(c)	1,789
2. Citibank International (B)	5,942	3,897
3. Irving Trust International (B)	1,411	3,937
4. RepublicBank Dallas International (H)	24,452	20,863
5. Societe General International Inc. (B,e)	0	N.A.
Houston		
1. ABN Bank International USA Inc. (B,e)	13,436	14,235
2. Banco Real International Inc. (B,e)	6,889	23,623
3. BankAmerica International (B)	195,271	189,436
4. Bankers Trust Co. International (B)	15,357	24,000
5. Bank of Boston International South (B)	22,651	1,897
6. Banque Paribas International Co.(H,e)	11,582	7,600
7. Barclays International Banking Corp. (H,e)	11,822	23,912
8. BNP International Corp. (H,e)	4,763	4,712
9. Chase Bank International (B)	132,243	114,430
10. Chemical Bank International-North America (B)	15,486	21,439
11. Citibank International (B)	116,690	167,628
12. Comind International Banking Corp. (H,e)	3,353	5,689
13. Continental Bank International (B)	4,547	19,734
14. First Chicago International (B)	22,386	25,754
15. First Interstate International of California (B)	5,890	10,080
16. Hongkong Bank International (H,e)	2,543	2,383
17. Indosuez Bank International (H,e)	2,375	2,628
18. Manufacturers Hanover Int'l Banking Corp. (B)	23,170	12,352
19. Morgan Guaranty International Bank (B)	38,531	145,764
20. Security Pacific International Bank (B)	1,289	120,028
21. Societe Generale International, Inc. (H,e)	2,580	2,551
22. Standard Chartered International (H,e)	6,510	8,912
23. Texas Commerce International Bank (B)	11,394	11,066
24. Tokyo Bancorp International (Houston) (H,e,f)	7,544	6,780
VIRGINIA		
Tysons Corner		
1. Maryland Bank International (B)	37,686	32,341
WASHINGTON		
Seattle		
-- BankAmerica International (B)	(c)	969
-- Bank of Boston International South (B)	(c)	1,789
1. Citibank International (B)	18	2,026
2. Continental Bank International (B)	7,031	335
3. NBA International Banking Corp. (H)	7,310	6,206
4. Seattle-First International Bank (H,l)	12,098	11,179
5. Security Pacific International Bank (B)	89,569	114,685
WISCONSIN		
Milwaukee		
1. First Bank International (B)	5,163	3,655

FOREIGN BRANCHES

BAHAMAS		
Nassau		
1. Allied Bank International (B)	165,756	310,792
2. BankAmerica International (B)	356,231	443,450
3. Morgan Guaranty International Bank (B)	23,948	N.A.
CAYMAN ISLANDS		
1. Bank of Boston International (B)	93,243	65,745
2. Bank of Boston International South (B)	119,297	52,031
3. Irving Trust International (B)	N.A.	224,737
4. Marine Midland International Bank (B,e)	127,197	69,188
5. Mellon Bank International (B)	N.A.	N.A.
6. Skandinaviska Enskilda Banken Int'l Corp. (B,e)	3,625	8,487
HONG KONG		
1. Rainier International Bank (9B)	262,428	142,815
UNITED KINGDOM		
London		
1. Allied Bank International (B)	130,732	192,221

(B)— Branch Office. **(H)**— Head Office. **(b)**— Began operations in 1984. **(c)**— Office was closed in 1984. **(e)**—Owned either directly or indirectly by a foreign bank. **(f)**— An Agreement Corp. **(g)**— Parent of Allied Bank International. **(h)**— RIHT Financial Corp., Providence, R.I., sold the charter of RIHT International Banking Corp.to Prudential-Bache Securities Inc. in the latter part of 1984. In June 1985, Prudential-Bache received Federal Reserve Board permission to change the name and location of its Edge bank to PBTC International Bank, New York. In addition, the Fed allowed PBTC International Bank to acquire PB Trade Finance Ltd., London, and Bache Trade Finance ("Asia") Ltd., Hong Kong. **(i)**— Became head office 10/1/1984. **(j)**— New Edge bank established 10/1/85. **(k)**—Branch was established in March 1985. **(l)**— A subsidiary of BankAmerica Corp., San Francisco. **(m)**— Merged into Pacific National Bank, Miami, on July 22, 1985. **(n)**— Edge changed its name. It was formerly known as Pittsburgh International Bank. **(o)**— Opened in June 1984. **(†)**— Assets for this branch are included in assets reported for the head office.

A Current Listing of Edge Banks And the People Who Manage Them

American Banker polled the Edge Act Corporations in this country to find out who runs the Edge Banks and to get a sense of what problems they face. This directory was compiled by Rita Kay Meyer.

Name: ABN Bank International USA Inc.
Date established: 1980
Who runs Edge Bank: J. Altink
Title: manager
Number of employees: 11

AMOS Z. BERGNER

Name: American Express Bank International
Date established: 1984 (previously American European Bank International)
Who runs Edge Bank: Amos Z. Bergner
Age: 50
Title: president
Number of employees: 30

Name: Banco Cafetero International Corp.
Date established: 1982
Who runs Edge Bank: Cesar Gonzalez
Title: president
Number of employees: 30

ALBERTO PEREZ

Name: Banco de Bogota International Corp.
Date established: September 10, 1980
Who runs Edge Bank: Alberto Perez
Age: 35
Title: general manager
Number of employees: 15

Name: Banco de Santander International
Date established: 1979
Who runs Edge Bank: Eduardo Ruiz de Pellon
Age: 49
Title: vice president, manager
Number of employees: 22

Name: Banco de Venezuela International
Date established: 1981
Who runs Edge Bank: Rudolph Zebeda
Title: vice president, general manager
Number of employees: 30

BANCO LATINO INTERNATIONAL

Name: Banco Latino International
Date established: January 10, 1983
Who runs Edge Bank: Edelmiro Hernandez
Age: 59
Title: executive vice president, general manager
Number of employees: 27
Biggest problem Edge chief is trying to solve: Incorporation into the SWIFT program. Expansion — we are expanding steadily.

ROBERT J. DROUILLARD

BANCO REAL

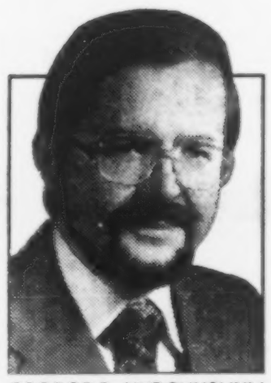
Name: Banco Real International Inc.
Date established: May 1, 1981
Who runs Edge Bank: Robert J. Drouillard
Age: 55
Title: general manager
Number of employees: 5
Biggest problem Edge chief is trying to solve: No major problem as we work to increment trade financing to and from Latin America.

RICHARD L. SAALFELD

Name: BankAmerica International
Date established: 1949
Who runs Edge Bank: Richard Saalfeld
Title: executive vice president
Number of employees: 650

PHILIP M. HAMPTON

Name: Bankers Trust Company International
Date established: 1973
Who runs Edge Bank: Philip M. Hampton
Age: 53
Title: executive vice president
Number of employees: 50
Biggest problem Edge chief is trying to solve: Developing within our Edge offices, as we are throughout the bank, a corporate culture that is supportive of our merchant banking business strategy.



GEORGE B. YURCHYSHYN BANK OF BOSTON

Name: Bank of Boston International
Date established: 1919
Who runs Edge Bank: George B. Yurchyshyn
Title: senior vice president
Number of employees: 320
Biggest problem Edge chief is trying to solve: We are actively working to better integrate our Edge Act with head office policies and procedures in order to assure a uniform image and quality of service throughout the United States.

PETER B. PARSONS BANKCAL

Name: Bank of California International
Date established: 1965
Who runs Edge Bank: Peter B. Parsons
Age: 42
Title: senior vice president
Number of employees: 55
Biggest problem Edge chief is trying to solve: Reconciling the exposure on the debit caps systemwide between New York and head office.

D. B. 'NICK' GRIFFIN

Name: Bank of Hawaii International Corp.
Date established: 1983
Who runs Edge Bank: D.B. "Nick" Griffin
Age: 43
Title: general manager
Number of employees: 9
Biggest problem Edge chief is trying to solve: The need to retain existing business and develop new business in a marketplace that is undergoing significant consolidation.

HEBERTO R.C. ESPINOSA

Name: Bank of New England International Corp.
Date established: 1974
Who runs Edge Bank: Heberto R.C. Espinosa
Age: 39
Title: senior vice president, general manager
Number of employees: 13
Biggest problem Edge chief is trying to solve: Increase market share in trade financing.

DONN L. WALLING

THE BANK OF NEW YORK

Name: Bank of New York International
Date established: 1981
Who runs Edge Bank: Donn L. Walling
Age: 34
Title: vice president, general manager
Number of employees: 8

Name: Barclays International Banking Corp.
Date established: September 1981
Who runs Edge Bank: William W. Oney
Age: 38
Title: vice president
Number of employees: 7

BNP

Name: BNP International Corp.
Date established: August 1982
Who runs Edge Bank: Jerry M. Cruz
Age: 38
Title: vice president
Number of employees: 7

An Edge corporation is a nationally chartered organization established to engage in international banking and investment under rules established in the 1919 Edge Act. An Edge can make loans, accept deposits, and provide a wide range of banking services — but all of these must be directly related to foreign or international transactions.

GEORGE C. POLLARD

Name: Central Cleveland International Bank
Date established: December 27, 1968
Who runs Edge Bank: George C. Pollard
Title: senior vice president, manager
Number of employees: 30

WARREN R. LEONARD

Name: Chase Bank International
Date established: 1980
Who runs Edge Bank: Warren Leonard
Title: president
Number of employees: 280

CHEMICALBANK

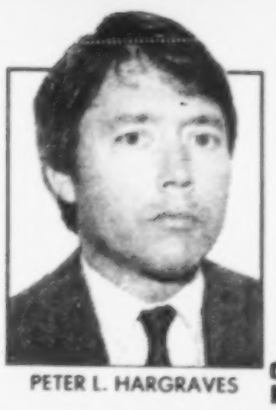
Name: Chemical Bank International North America
Date established: 1979
Who runs Edge Bank: William B. Harrison Jr.
Title: executive vice president

THOMAS P. NOONAN

Name: Citibank International
Date established: 1967
Who runs Edge Bank: Thomas P. Noonan
Age: 45
Title: chairman of the board, Citibank International
Biggest problem Edge chief is trying to solve: Slowdown in world trade occasioned by remnants of world recession and trade battles.

RICHARD J. McWATERS

Name: Citizens & Southern International Bank, Miami
Date established: March 1969
Who runs Edge Bank: Richard J. McWaters
Age: 48
Title: president
Number of employees: 93
Biggest problem Edge chief is trying to solve: Future direction of the Edge activities and integration of the holding company's other activities.



PETER L. HARGRAVES

CONNECTICUT BANK INTERNATIONAL

Name: Connecticut Bank International
Date established: April 1971
Who runs Edge Bank: Peter L. Hargraves
Age: 40
Title: president, general manager
Number of employees: 26
Biggest problem Edge chief is trying to solve: Effectively integrating the abilities of the Edge Act subsidiaries of Connecticut Bank and Trust Company and Bank of New England.

Name: Consolidado International Bank
Date established: December 1981
Who runs Edge Bank: Joan Burton
Age: 33
Title: general manager
Number of employees: 18
Biggest problem Edge chief is trying to solve: Efficiently absorbing growth (computerizing manual functions/systems).

EDWARD S. BOTTUM

Name: Continental Bank International
Date established: 1962
Who runs Edge Bank: Edward S. Bottum
Age: 52
Title: chairman of the board of directors
Number of employees: 235

JAMES C. WILLS

Name: Crocker Bank International
Date established: 1967
Who runs Edge Bank: James C. Wills
Age: 39
Title: vice president, general manager
Number of employees: 135

Name: First Bank International
Date established: National Bank of Commerce 1969, bought by First Bank Minneapolis 1981
Who runs Edge Bank: Paul N. Dahlie
Age: 45
Title: vice president, general manager
Number of employees: 22
Biggest problem Edge chief is trying to solve: One of our biggest problems facing an Edge our size is to maintain state of the art electronic banking systems.

HAROLD J. MEYERMAN

Name: First Interstate International of California
Date established: 1962
Who runs Edge Bank: Harold J. Meyerman
Age: 47
Title: executive vice president
Number of employees: 125

Name: First Maryland International Banking Corp.
Date established: 1981
Who runs Edge Bank: Thomas S. Capello
Title: vice president, manager
Number of employees: 8

NICHOLAS L. S. CROSS

Name: First Palm Beach International Bank
Date established: 1981
Who runs Edge Bank: Nicholas L. S. Cross
Age: 42
Title: president
Number of employees: 25

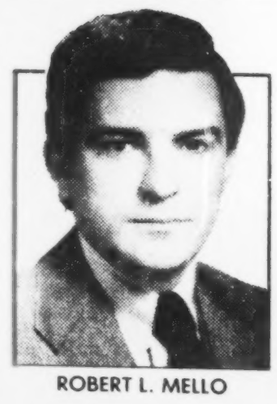
DAVID DORMINEY

FIRST UNION

Name: First Union International Banking Corp.
Date established: 1980
Who runs Edge Bank: David Dorminey
Age: 44
Title: president
Number of employees: 1
Biggest problem Edge chief is trying to solve: Determining and justifying correct utilization of the Edge Bank within the First Union corporate structure.

JAMES V. NAPOLI

Name: First Wisconsin International Bank
Date established: 1972
Who runs Edge Bank: James V. Napoli
Age: 58
Title: first vice president, manager
Number of employees: 24



ROBERT L. MELLO

Name: Harris Bank International Corp.
Date established: 1971
Who runs Edge Bank: Robert L. Mello
Title: vice president, general manager
Number of employees: 45

Name: InterFirst International Corp.
Date established: 1978
Who runs Edge Bank: Roger Scherring
Age: 41
Title: vice president, general manager
Number of employees: 21
Biggest problem Edge chief is trying to solve: The continued downward pressure on pricing for our services; competition from new non-financial institutions; and the continued influx of foreign banks.

CARLOS MENENDEZ

Name: Irving Trust International
Date established: August 1971
Who runs Edge Bank: Carlos Menendez
Age: 47
Title: senior vice president, general manager
Number of employees: 82

HERBERT F. ASPBURY

Name: Manufacturers Hanover International Banking Corp.
Date established: 1980
Who runs Edge Bank: Herbert F. Aspbury
Title: president
Number of employees: 110

MARINE MIDLAND BANK

Name: Marine Midland International Bank
Date established: 1979
Who runs Edge Bank: Steven Vogel
Age: 36
Title: vice president, manager
Number of employees: 61

THOMAS J. CUSACK

Name: Mellon Bank International
Date established: June 12, 1963
Who runs Edge Bank: Thomas J. Cusack
Age: 47
Title: vice president, general manager
Number of employees: 138
Biggest problem Edge chief is trying to solve: The biggest problem to solve right now is the smooth implementation of sender net debit caps. It will take a concerted effort on the part of the banking community to make sure this turns out to be a "non event" as was the implementation of same day settlement and bilateral credit limits.

JOHN W. WARD

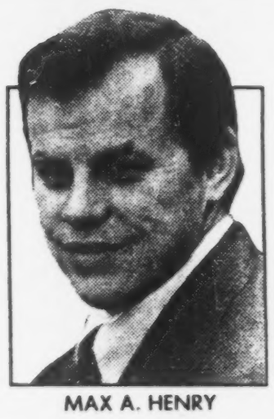
Name: Merrill Lynch International Bank
Date established: 1983
Who runs Edge Bank: John W. Ward
Age: 42
Title: chairman
Number of employees: 67

TIMOTHY L. WILSON

Morgan International Bank

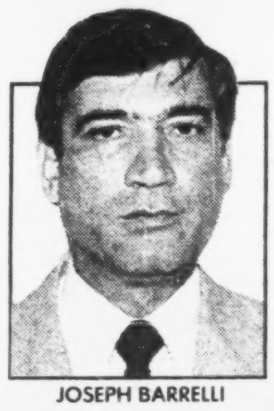
Name: Morgan Guaranty International Bank
Date established: 1976
Who runs Edge Bank: Timothy L. Boyd Wilson
Age: 53
Title: president
Number of employees: 83

Name: Natwest USA International Bank
Date established: December 1982
Who runs Edge Bank: Camilo Patino-Nieto
Age: 37
Title: senior vice president, general manager
Number of employees: 15



MAX A. HENRY

Name: NBA International Banking Corp.
Date established: March 1981
Who runs Edge Bank: Max A. Henry
Age: 49
Title: senior vice president, general manager
Number of employees: 5
Biggest problem Edge chief is trying to solve: Continue growth of deposits and loans.



JOSEPH BARRELLI

NCNB

Name: NCNB International Banking Corp.
Date established: 1973
Who runs Edge Bank: Joseph Barrelli
Age: 46
Title: vice president, general manager
Number of employees: 31
Biggest problem Edge chief is trying to solve: No major problems, however, coping with rapidly changing technology and client needs is a continuing challenge.

H. SOUTENDIJK

Name of Edge Bank: Northern Trust International Banking Corp.
Date established: 1968
Who runs Edge Bank: Huibert A. H. Soutendijk
Title: president
Number of employees: 70

NORWEST BANKS

Name: Norwest International Bank
Date established: 1972
Who runs Edge Bank: Tobin Levy
Age: 41
Title: vice president
Number of employees: 12
Biggest problem Edge chief is trying to solve: Interfacing with Norwest Bank Minneapolis, N.A. for MIS.

Name: Petra International Banking Corp.
Date established: October 19,1983
Who runs Edge Bank: Mohamed R. Chalabi
Age: 30
Title: general manager
Number of employees: 26

FREDERICK HELDRING

Name: Philadelphia International Bank
Date established: 1967
Who runs Edge Bank: Frederick Heldring
Title: chairman, president
Number of employees: 188

LEE D. CUTRONE JR.

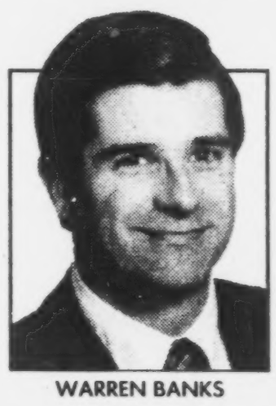
PNC International Bank

Name: PNC International Bank
Date established: January 3, 1980
Who runs Edge Bank: Lee D. Cutrone Jr.
Title: chairman
Number of employees: 33

Name: RepublicBank Dallas International
Date established: 1982
Who runs Edge Bank: Bobbi Cooperstein
Age: 34
Title: vice president, general manager
Number of employees: 18
Biggest problem Edge chief is trying to solve: RepublicBank Dallas International's challenge is two-fold: to be as innovative as our client base demands, as well as supporting RepublicBank Corporation in competing effectively and profitably in the international banking arena.

Republic National Bank of New York

Name: Republic International Bank of New York
Date established: 1979 Miami
Who runs Edge Bank: Manuel Diaz
Title: president
Number of Employees: 43
Name: Republic International Bank of New York
Date established: 1980 Los Angeles
Who runs Edge Bank: Leonard Rushfield
Title: president
Number of Employees: 31



WARREN BANKS

Name: Seattle-First International Bank
Date established: 1982
Who runs Edge Bank: Warren Banks
Age:43
Title: vice president, manager
Number of employees: 7

JOSEPH C. FEGHALI

Name: Security Pacific International Bank
Date established: 1969
Who runs Edge Bank: Joseph Feghali
Title: president
Biggest problem Edge chief is trying to solve: The biggest challenge we face now is diversifying to make sure we remain a force in the rapidly changing international banking environment. Among the various products we can offer, we think those involving insurance look promising.

Name: Skandinaviska Enskilda Banken International Corp.
Date established: 1981
Who runs Edge Bank: Bo Rassmuson
Title: president
Number of employees: 50

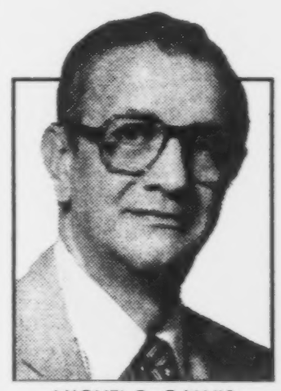
Name: State Street Bank Boston International
Date established: 1965
Who runs Edge Bank: Barry M. Knudsen
Age: 34
Title: vice president
Number of employees: 32

WILSON L. CONDIT

Texas Commerce Bank

Name: Texas Commerce International Bank
Date established: March 15, 1983
Who runs Edge Bank: Wilson L. Condit
Age: 55
Title: vice president, general manager, director.
Number of employees: 20
Biggest problem Edge chief is trying to solve: Business development competition.

Name: Tokyo Bancorp International Inc. (Houston)
Date established: 1976
Who runs Edge Bank: Shiichi Shicume
Title: president
Number of employees: 10



MIGUEL R. GALVIS

Name: Union Chelsea International Bank
Date established: 1981
Who runs Edge Bank: Miguel R. Galvis
Age: 56
Title: executive vice president, general manager
Number of employees: 13

GLENN D. McCOY

Wachovia Bank & Trust

Name: Wachovia International Banking Corp.
Date established: April 1973
Who runs Edge Bank: Glenn D. McCoy
Age: 31
Title: vice president, general manager

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ON THE ROAD IN IOWA: E.B. Pannkuk is showing how a small-town Iowa banker can make it in tough times... 1

LACK OF ENTHUSIASM: Bank stock investors are not showing much enthusiasm for the merger of two Missouri bank holding companies..... 2

INTERNATIONAL BRIEFING: A statement is expected today from bankers who met on Monday in Washington to ponder the suggestion by Treasury Secretary James A. Baker 3d that they lend $20 billion to 15 heavily indebted developing countries..... 2

WATCHING: About $5.9 billion of debt securities guaranteed by Xerox Corp.'s insurance subsidiary, Crum & Forster, have been put on Standard & Poor's CreditWatch list for possible downgrade... 2

ALEXANDER DIES: Willis Alexander, the leader of the American Bankers Association from 1968 until March of this year, has died... 3

BANK BOARD EXODUS: By the end of this year, the Federal Home Loan Bank Board's top leadership will be gone, including possibly the chairman himself..... 3

OBSOLESCENCE WARNING: Banks could face "creeping obsolescence" if they do not change to face the shifting business environment, a former aide to Vice President Bush told bankers at a forum on capital adequacy sponsored by the *American Banker*..... 3

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Random Thoughts

By SANFORD ROSE

One of the most curious paradoxes of modern American economic life is that Republican presidents have supported higher levels of trade protection, while Democratic presidents have emerged as enthusiastic free traders.

That the opposite should be true needs little elaboration. The evidence shows that the U.S. imports goods that embody a lot of unskilled labor and exports capital-intensive goods — a proposition that has been challenged, though not refuted, by some economists. Therefore Democratic presidents, who are ostensibly pro-labor — and especially blue-collar labor — should be protectionist, while Republican presidents, who are ostensibly pro-capital, should be unregenerate free traders.

Party rhetoric conforms to this characterization. But, alas, the historic record belies the rhetoric. Before World War II, increases or decreases in protection could be measured by tariff behavior. And substantial tariff hikes were achieved under Republican administra-

➡ Random Thoughts: Page 4

AN AMERICAN BANKER SPECIAL REPORT

Farmers Grateful for Bank's Tight Fists

By RICHARD RINGER

Third of a four-part series

LAURENS, Iowa — During better times, E.B. Pannkuk would hold on to his car for two years and then trade it in on a newer model. "It made sense" to do it that way, says Mr. Pannkuk.

Today, he is driving around in a three-year-old Cadillac and has no plans to trade it in for at least another year. "Got to make do with what you have when times are tougher," says Mr. Pannkuk.

He applies the same standards to farm borrowers who seek loans from the Laurens State Bank, of which Mr. Pannkuk is president.

In recent years, some farmers walked in with dreams of getting loans to purchase new equipment or additional land. They walked out convinced by Mr. Pannkuk that they simply would have to make do with what they had. "We just couldn't let them do it [overextend themselves]," says Mr. Pannkuk.

Since then, some of the farmers have returned to the bank to thank him for being so tightfisted. Their debt loads are manageable, and many of the borrowers already know that they will qualify for operating loans next spring. Mr. Pannkuk, too, is content, because his bank has done well despite the prolonged farm financial crisis.

The $41 million-asset bank finished last year with a profit of $435,000 and virtually no troubled loans. This year, as of the beginning of October, the

➡ Farm: Page 32

Comptroller Unveils Rules On Disclosure

Seeks to Inform Depositors And Encourage Prudence

Washington Bureau

WASHINGTON — The federal regulator for national banks announced proposals to increase bank disclosure in such areas as financial performance, service charges, fees, and funds availability.

Acting Comptroller of the Currency H. Joe Selby said that enhanced disclosure will "facilitate informed decisionmaking by depositors and investors and encourage banks to act more prudently." Better access to consumer service information will help depositors in choosing their bank and reduce risk to the federal insurance fund, he said. The first required report would be the annual report for fiscal 1986.

Enhanced disclosure has been endorsed by both the Comptroller and the Federal Deposit Insurance Corp., though each agency is pursuing a different set of disclosure rules. The Federal Reserve is not pushing for increased disclosure, Fed staffers say.

The Comptroller's proposals, in effect, would require all national banks to disclose financial information in a similar fashion to disclosures now required by the Securities and Exchange Commission. National banks that already register securities with the SEC as part of a bank holding company or that have with 500 or more shareholders may continue to use their current disclosures, as long as they meet the requirements of this parallel regulation, according to the Comptroller. The proposed rules are out for public comment for 90 days after they appear in the *Federal Register*.

Specifically, the Comptroller pro-

➡ Disclosure: Page 39

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